

FORM PTO-1390 (REV 12-2004)		ATTORNEY DOCKET NUMBER  17952-002US1
TRANSMITTAL LETTER TO THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US) CONCERNING A SUBMISSION UNDER 35 U.S.C. 371		U.S. APPLICATION NO. (If known, see 37 CFR 1.51)  TBA
INTERNATIONAL APPLICATION PCT/US2005/001669	INTERNATIONAL FILING DATE 13 January 2005	PRIORITY DATE CLAIMED 14 January 2004
TITLE OF INVENTION APPARATUS, METHOD AND SYSTEM FOR A VERSATILE FINANCIAL MECHANISM AND TRANSACTION GENERATOR AND INTERFACE		
APPLICANT(S) FOR DO/EO/US COTTLE, Charles		
<p>Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:</p> <ol style="list-style-type: none"> <li>1.    <input checked="" type="checkbox"/>    This is a <b>FIRST</b> submission of items concerning a submission under 35 U.S.C. 371.</li> <li>2.    <input type="checkbox"/>    This is a <b>SECOND</b> or <b>SUBSEQUENT</b> submission of items concerning a submission under 35 U.S.C. 371.</li> <li>3.    <input type="checkbox"/>    This is an express request to begin national examination procedures (35 U.S.C. 371(f)). The submission must include items (5), (6), (9) and (21) indicated below.</li> <li>4.    <input checked="" type="checkbox"/>    The US has been elected. (Article 31).</li> <li>5.    <input checked="" type="checkbox"/>    A copy of the International Application as filed (35 U.S.C. 371(c)(2))           <ol style="list-style-type: none"> <li>a. <input checked="" type="checkbox"/> is attached hereto (required only if not communicated by the International Bureau).</li> <li>b. <input checked="" type="checkbox"/> has been communicated by the International Bureau.</li> <li>c. <input type="checkbox"/> is not required, as the application was filed in the United States Receiving Office (RO/US).</li> </ol> </li> <li>6.    <input type="checkbox"/>    An English language translation of the International application as filed (35 U.S.C. 371(c)(2)).           <ol style="list-style-type: none"> <li>a. <input type="checkbox"/> is attached hereto</li> <li>b. <input type="checkbox"/> has been previously submitted under 35 U.S.C. 154(d)(4).</li> </ol> </li> <li>7.    <input type="checkbox"/>    Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371(c)(3))           <ol style="list-style-type: none"> <li>a. <input type="checkbox"/> are attached hereto (required only if not communicated by the International Bureau).</li> <li>b. <input type="checkbox"/> have been communicated by the International Bureau.</li> <li>c. <input type="checkbox"/> have not been made; however, the time limit for making such amendments has NOT expired.</li> <li>d. <input type="checkbox"/> have not been made and will not be made.</li> </ol> </li> <li>8.    <input type="checkbox"/>    An English language translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)).</li> <li>9.    <input type="checkbox"/>    An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)).</li> <li>10.   <input type="checkbox"/>    An English translation of the annexes to the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)).</li> </ol> <p><b>Items 11 to 20 below concern document(s) or information included:</b></p> <ol style="list-style-type: none"> <li>11.   <input type="checkbox"/>    An Information Disclosure Statement under 37 CFR 1.97 and 1.98.</li> <li>12.   <input type="checkbox"/>    An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.</li> <li>13.   <input checked="" type="checkbox"/>    A preliminary amendment.</li> <li>14.   <input type="checkbox"/>    An Application Data Sheet under 37 CFR 1.76.</li> <li>15.   <input type="checkbox"/>    A substitute specification.</li> <li>16.   <input checked="" type="checkbox"/>    A Combined Declaration and Power of Attorney.</li> <li>17.   <input type="checkbox"/>    A computer-readable form of the sequence listing in accordance with PCT Rule 13<del>ter</del>.2 and 37 C.F.R. 1.821-1.825.</li> <li>18.   <input type="checkbox"/>    A second copy of the published international application under 35 U.S.C. 154(d)(4).</li> <li>19.   <input type="checkbox"/>    A second copy of the English language translation of the international application under 35 U.S.C. 154(d)(4).</li> <li>20.   <input type="checkbox"/>    Other items or Information:</li> </ol>		

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21. The following fees are submitted:					
X a) Basic national fee		<b>\$300.00</b>		\$ 300.00	
X b) Examination fee		<b>\$200.00</b>		\$ 200.00	
X c) Search fee		<b>\$500.00</b>		\$ 500.00	
<b>TOTAL OF ABOVE CALCULATIONS =</b>		<b>\$1,000.00</b>		\$ 1000.00	
<input type="checkbox"/> Additional fee for specification and drawings filed in paper over 100 sheets (excluding sequence listing or computer program listing filed in an electronic medium). The fee is <b>\$250</b> for each additional 50 sheets of paper or fraction thereof.					
Total Sheets	Extra Sheets	Number of each additional 50 or fraction thereof (round up to a whole number)	RATE		
199 - 100 =	99/50 =	2	x \$250.00	\$500.00	
Surcharge of <b>\$130.00</b> for furnishing the oath or declaration later than 30 months from the earliest claimed priority date (37 CFR 1.492(e)).				\$	
CLAIMS	NUMBER FILED	NUMBER EXTRA	RATE	\$	
Total claims	20 - 20 =	0	x \$50.00	\$0.00	
Independent claims	4 - 3 =	1	x \$200.00	\$200.00	
MULTIPLE DEPENDENT CLAIM(S) (if applicable)			+ \$360.00	\$	
<b>TOTAL OF ABOVE CALCULATIONS =</b>				\$1700.00	
<input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27. The fees indicated above are reduced by ½.					
<b>SUBTOTAL =</b>				\$850.00	
Processing fee of <b>\$130.00</b> for furnishing the English translation later than 30 months from the earliest claimed priority date (37 CFR 1.492(f)).				+	\$
<b>TOTAL NATIONAL FEE =</b>				\$850.00	
Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). <b>\$40.00</b> per property				+	\$
<b>TOTAL FEES ENCLOSED =</b>				\$850.00	
				<b>Amount to be refunded:</b>	\$
				<b>Amount to be charged:</b>	\$850.00
a. <input type="checkbox"/> A check in the amount of \$_____ to cover the above fees is enclosed. b. <input type="checkbox"/> Please charge my Deposit Account No. 03-1240, order no. _____ in the amount of \$0.00 to cover the above fees. c. <input type="checkbox"/> The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. 03-1240, order no. 17383-002. A duplicate copy of this sheet is enclosed. d. <input checked="" type="checkbox"/> Fees are to be charged to a credit card. <b>WARNING:</b> Information on this form may become public. <b>Credit card information should not be included on this form.</b> This application is being electronically filed.					
<b>NOTE: Where an appropriate time limit under 37 CFR 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed and granted to restore the application to pending status.</b>					
SEND ALL CORRESPONDENCE TO:					
Walter G. Hanchuk Chadbourne & Parke LLP 30 Rockefeller Plaza New York NY 10112			July 11, 2006 _____ /Walter G. Hanchuk/ Signature  Walter G. Hanchuk, Reg. No. 35,179 Name		